

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Ronald E. Mounts  
Sandra L. Mounts  
Debtors

Case No. 13-12478-jps  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: dhutc  
Form ID: 227i

Page 1 of 3  
Total Noticed: 42

Date Rcvd: Apr 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2013.

db/db  
22243270 +Ronald E. Mounts, Sandra L. Mounts, 27979 Sherwood Drive, Westlake, OH 44145-4491  
22243271 American Express, P. O. Box 182963, Columbus, OH 43218-2963  
22243281 Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170  
22243280 Cleveland Clinic, P.O. Box 89410, Cleveland, OH 44101-6410  
22243282 Cleveland Clinic, P.O. Box 94909, Cleveland, OH 44101-4909  
22243283 +Cleveland Clinic, 9500 Euclid Ave. RK2-4, Cleveland, OH 44195-0002  
22243284 Cleveland Clinic, P.O. Box 92237, Cleveland, OH 44193-0003  
22243284 Columbia Gas of OH, PO Box 742510, Cincinnati, OH 45274-2510  
22243289 ++FIRSTENERGY CORPORATION, PO BOX 16001, READING PA 19612-6001  
(address filed with court: First Energy, 76 South Main St., Akron, OH 44308-1890)  
22243290 First Merit Bankcard Center, P. O. Box 1499, Akron, OH 44309-1499  
22243293 +Green Tree Servicing LLC, 997 Governors Lane #275, Lexington, KY 40513-1179  
22243294 +Huntington Bank, 917 Euclid Ave., Cleveland, OH 44115-1497  
22243295 +Huntington National Bank, 7 Easton Oval, EA4W122, Columbus, OH 43219-6060  
22243296 Hyundai Motor Finance Co., PO Box 629027, El Dorado Hills, CA 95762-9027  
22243297 JP Recovery, PO Box 16749, Rocky River, OH 44116-0749  
22243299 Laurelwood Associates, Inc., 35900 Euclid Avenue, Willoughby, OH 44094-4623  
22243300 Optum, PO Box 30755, Salt Lake City, UT 84130-0755  
22243301 Patient Financial Services, PO Box 183102, Columbus, OH 43218-3102  
22243302 Physicians Emergency Services, PO 661630, Arcadia, CA 91066-1630  
22243303 +Robinson Memorial Hospital, 6847 North Chestnut St., PO Box 1204, Ravenna, OH 44266-1204  
22243305 +U.S. Department of Education/GLE, 2401 International, P. O. Box 7859,  
Madison, WI 53707-7859  
22243306 University Ref. Labs, Dept 713194, Columbus, OH 43271-3194  
22243307 Wexner Medical Center, Of The OSU Hospital, P. O. Box 183102, Columbus, OH 43218-3102

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: ClaudiaFitz@earthlink.net Apr 11 2013 23:34:00 Claudia P. FitzGerald,  
450 Standard Building, 1370 Ontario St., Cleveland, OH 44113-1744  
tr EDI: QMASICHERMAN.COM Apr 11 2013 23:08:00 Marvin A Sicherman,  
1801 East 9th Street - Suite 1100, Cleveland, OH 44114-3169  
22243269 EDI: RMSC.COM Apr 11 2013 23:08:00 American Eagle Outfitters/GECRB, P. O. Box 530942,  
Atlanta, GA 30353-0942  
22243272 EDI: HFC.COM Apr 11 2013 23:08:00 Best Buy, Retail Services, P.O. Box 5238,  
Carol Stream, IL 60197-5238  
22243273 EDI: CAPITALONE.COM Apr 11 2013 23:08:00 Capital One Bank, P.O. Box 85619,  
Richmond, VA 23285-5619  
22243274 EDI: CHASE.COM Apr 11 2013 23:08:00 Cardmember Services, PO Box 15153,  
Wilmington, DE 19886-5153  
22243275 EDI: CHASE.COM Apr 11 2013 23:08:00 Cardmember Services, PO Box 15548,  
Wilmington, DE 19886-5548  
22243277 +EDI: CHASE.COM Apr 11 2013 23:08:00 Chase, P.O. Box 100019, Kennesaw, GA 30156-9205  
22243276 EDI: CHASE.COM Apr 11 2013 23:08:00 Chase, P. O. Box 9001022, Louisville, KY 40290-1022  
22243278 +EDI: CHASE.COM Apr 11 2013 23:08:00 Chase Card Services, PO Box 15298,  
Wilmington, DE 19850-5298  
22243279 EDI: CHASE.COM Apr 11 2013 23:08:00 Chase Card Services, PO Box 15548,  
Wilmington, DE 19886-5548  
22243285 +EDI: CRFRSTNA.COM Apr 11 2013 23:08:00 Credit First Natl Assn, P.O. Box 81344,  
Cleveland, OH 44188-0001  
22243287 EDI: RCSDELL.COM Apr 11 2013 23:08:00 DFS Acceptance, Payment Processing Center,  
PO Box 6403, Carol Stream, IL 60197-6403  
22243286 EDI: RCSDELL.COM Apr 11 2013 23:08:00 Dell Financial, 12334 N IH 35, Austin, TX 78753  
22243288 EDI: CRFRSTNA.COM Apr 11 2013 23:08:00 Firestone Auto Care, P. O. Box 81410,  
Cleveland, OH 44181-0410  
22243291 +EDI: RMSC.COM Apr 11 2013 23:08:00 GE Capital Retail Bank, PO Box 103104,  
Roswell, GA 30076-9104  
22243292 E-mail/Text: bankruptcy.bnc@gt-cs.com Apr 11 2013 23:40:43 Green Tree, PO Box 6154,  
Rapid City, SD 57709-6154  
22243294 +EDI: HUNB.COM Apr 11 2013 23:08:00 Huntington Bank, 917 Euclid Ave.,  
Cleveland, OH 44115-1497  
22243295 +EDI: HUNB.COM Apr 11 2013 23:08:00 Huntington National Bank, 7 Easton Oval, EA4W122,  
Columbus, OH 43219-6060  
22243298 EDI: CBSKOHLS.COM Apr 11 2013 23:08:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983  
22243304 EDI: WTRRNBNK.COM Apr 11 2013 23:08:00 Target National Bank, P. O. Box 660170,  
Dallas, TX 75266-0170

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

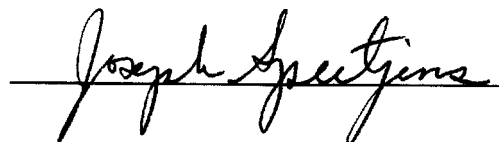
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0647-1

User: dhutc  
Form ID: 227i

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Total Noticed: 42

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2013 at the address(es) listed below:

Claudia P. FitzGerald on behalf of Debtor Sandra L. Mounts ClaudiaFitz@earthlink.net,  
4fitzgeralds@earthlink.net

Claudia P. FitzGerald on behalf of Debtor Ronald E. Mounts ClaudiaFitz@earthlink.net,  
4fitzgeralds@earthlink.net

Marvin A Sicherman sicherman\_trustee@dsb-law.com, msicherman@ecf.epiqsystems.com

TOTAL: 3

**United States Bankruptcy Court for the Northern District of Ohio****Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 10, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

**Case Information****Case Number:** 13-12478-jps**Debtor(s):**

Ronald E. Mounts  
27979 Sherwood Drive  
Westlake, OH 44145

Sandra L. Mounts  
27979 Sherwood Drive  
Westlake, OH 44145

**Other names used by the Debtor(s) in the last 8 years:**

aka Sandra M. Lesko-Mounts, aka Sandra Lesko—  
**Last Four Digits of Debtor's Social Security Number or  
Individual Taxpayer ID Number (ITIN)/Complete EIN:**

xxx-xx-4163

xxx-xx-3154

**Attorney for Debtor:**

Claudia P. FitzGerald  
450 Standard Building  
1370 Ontario St.  
Cleveland, OH 44113-1744  
Telephone number: (216) 685-1269

**Bankruptcy Trustee:**

Marvin A. Sicherman  
1801 East 9th Street – Suite 1100  
Cleveland, OH 44114-3169  
Telephone number: (216) 696-6000

**Meeting of Creditors**

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

**Date:** May 20, 2013**Time:** 10:00 AM**Location:** 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

**Presumption of Abuse under 11 U.S.C. § 707(b)**  
**See "Presumption of Abuse" on the other side of this notice.**

The presumption of abuse arises.

**Deadlines**

*Papers must be received by the bankruptcy clerk's office by the stated deadline.*

**Deadline to File a Proof of Claim:** *Please do not file a proof of claim unless you receive a notice to do so.*

**Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:** July 19, 2013

**Deadline to Object to Exemptions:** 30 days after the *conclusion* of the meeting of creditors.

**Address of the Bankruptcy Court Clerk's Office:**

United States Bankruptcy Court  
Howard M. Metzenbaum U.S. Courthouse  
201 Superior Avenue  
Cleveland, OH 44114-1235

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth J. Hirz

**Date:** April 11, 2013

**Refer to Other Side of this Notice for Important Explanations**

## EXPLANATIONS

**Filing of Chapter 7 Bankruptcy Case:**

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

**Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

**Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Claims:**

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

*Do not include this notice with any proof of claim or other filing you submit to the court.*

**Discharge of Debts:**

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

**Exempt Property:**

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

**Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov), including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

**Legal Advice:**

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side of this Notice for Important Deadlines and Notices**